

## Refirement Social Network

This is a new social network that I have set up for Refirement Network. Please join and invite all other Baby Boomers. [Click to join](#)

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I would like to start my newsletter this month with some strong wise words from my good friend Dr Louise Van Rhyn.

“So here’s my call to you (as a citizen and someone who cares about the future of South Africa): Please bring love into your workplace today? I am done with waiting for leaders. The future of our country is in our hands – in the hands of citizens. When citizens start to bring joy, beauty and a sense of possibility back into corporate South Africa, we have a chance to create an alternative future.”

Louise and I are both Dinokeng Scenario facilitators and have been in conversation this past month with a number of people. The common challenge in many places is the need for skill, hands and heart.

We met with Professor Jonathan Jansen and he asked me to build a database of teachers for the nation. I have a place on my website where you can add your skills and details but at this stage I would appreciate this email being sent to all your friends over 50 so that we can build the newsletter subscription base as well and spread the message. Another great place to join and add your voice is Lead SA [www.leadsa.co.za](http://www.leadsa.co.za)

I have had a number of opportunities to speak around the country this past month. For Boomers the challenging fast changing world is one that opens much opportunity but can also make us feel overwhelmed. I will be holding a public workshop on Monday 13 th September in Johannesburg. Come and hear about what the next season of your life may look like. Take hold of it and mould it, don't allow life to happen to you.

One of my clients gave her husband the gift of doing the profile evaluation called “What Colour is your Retirement” this past month. He was turning 60. What a great idea for a gift. It would be wiser to give this gift at 50 or 55 as this gives us more time while still working to mould the future before it catches up with us. I have included an article with an overview of what this process will unfold if you do the online profile.

This past week I had the opportunity to share with the Methodist Home for the Aged at their 40 year celebration lunch on the future of Retirement Homes. I shared with them that the over 50 market size will grow by 50% in the next 40 years compared to an overall growth of only 10% for the entire nation. (These numbers shared with me by Rob Rusconi) This type of growth offers much opportunity and challenge. Are you ready personally for this and secondly if you lead companies are you looking at your strategy around this? Call me if you want to discuss in more detail.

Stand up and take hold of your life. We each need to take responsibility and together we CAN make a difference. Have a blessed month and enjoy SPRING.

# What Colour is your Retirement?

A 21st century retirement includes a new definition of success, and a resurgence of a dream that may have been within us all along.

For most of us, work gives a sense of ego-security, knowing that we are “somebody”; that we are successful, at least at some level. When we look towards retirement, we look for a new formula for success, and we have to dream up new challenges, and find a new meaning.

Baby Boomer specialist Dr Richard Johnson from the US group Retirement Options, which focuses on how the generation born between 1940 and the early 1960s (the Boomers) are handling retirement in the US, has developed a profile tool to help Boomers understand this journey. It is exciting to discover that in this phase of life, we can dream and fulfill much of who we are.

There are six main areas to examine to ensure balance. One of the most important is finding your “ideal work”. Finding what we love and are skilled to do can help bring clarity to the rest of the journey. Activities that give you a sense of purpose will ensure that life remains positive and fulfilling.

1. Career and work: Your personal work dream may be to continue with the same kind of work you have done in the past, or you may want a complete change. Discovering what you love doing is important to establish what your options may be. Dreams are necessary: they give us hope and a purpose for living, a direction, a course of action that offers order and brings harmony to our lives.

Take Sam and his wife Linda, who will be retiring soon. Sam is a lawyer and Linda a nurse. They have made the decision to move close to a rural village in KZN to help set up a community care centre. This is an adventure for them, and will fulfill a dream they have often talked about.

2. Health and wellness: This category includes all the energy you spend helping your body and mind work as healthfully as possible. How you maintain your physical health, how you relate to yourself internally, and how you discipline yourself physically and mentally are all included. Our bodies age, and few of us are able to do the same kind of work at 70 as we could do at 30. Discovering what kind of work we will be able to do and keeping mentally and physically fit are central to this next phase of life.

3. Finance and Insurance: Money can offer a sense of security, or a sense of foreboding. You need to have enough of it if you are to enjoy retirement. Build a relationship with a financial planner who can guide you through this critical part of a successful life. These days, we live much longer. Finding balance between your investments and possible other new forms of income are worth discussing. For instance, you may make an investment in a rental property, or take a share in a small business that needs your expertise.

4. Family and relationships: As humans, we crave relationships. It is critical to continue developing and looking after relationships throughout life. Family dynamics are changing in the sense that children live at home longer than in previous generations, and parents are living longer. The Baby Boomers are thus often referred to as the “sandwich generation”. Globalisation is also separating families across the globe, and this makes it all the more important to remain flexible.

John and Sally live in Gauteng and have three children. None of them lives close by. One family is in Cape Town, one is in London, and the third child is working in China. Though it can never replace actually having family nearby, technology like Skype helps to keep communication and connection. Learning new skills like blogging and managing digital photography online can be the glue that keeps the family connected.

5. Leisure and social: Leisure is a human need. When we have no leisure, we risk a gradual erosion of our human spirit. Stress is relieved by leisure activity, but stress can also come from living a lifestyle that is under-loaded.

Leisure reminds us that our purpose in life is not only to do, but also to be. As we transform ourselves so that work is no longer the chief definer of our life, we can come to see our leisure interests and pursuits as part of our life journey. In this sense, leisure helps build in us a sense of wholeness.

Internal leisure allows us to rediscover our child-like qualities of awe, wonder and delight. Spending time on long walks in nature, challenging ourselves with time on a retreat, even writing a journal will open new dimensions of who we are. In retirement, you have the time to discover this part of who you have always been.

6. Personal development: This includes everything you do to improve yourself. As we age, this should take on more, not less, meaning. The responsibility of making this happen shifts to you. It's worth remembering that formal study is not the only way to develop new skills: we all have many opportunities around us to learn new and exciting skills.

Yvonne is someone who has chosen the path of formal study, and finds that her chief pleasure comes from unexpected quarters. She had always dreamed of teaching, but her work as an accountant had kept her busy throughout her parenting journey. When she reached retirement age, she went back to study teaching. The study is fun, but mostly her joy comes from the children she engages with daily in her teaching assignments.

Retirement is the beginning of an exciting new phase of life, not the end of life. Ensure that your life is painted in rich colours, and becomes a beacon of hope and inspiration to others.

**Lynda Smith is an accredited Retirement Transition Coach with Retirement Options.**



## Don't RETIRE-REFIRE

**Time:** September 13 · 9:00am - 12:00pm

**Location:** Sportron Boardroom, 2 Eaton Road, Bryanston, Johannesburg

**Cost:** R300 per person or R500 per couple.

**More Information:** An overview on the changing world of retirement and the world of work for the over 50 generation. Will be of interest to all people over 50. Email [lgsmith@mweb.co.za](mailto:lgsmith@mweb.co.za) to confirm attendance and to receive invoice.



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